

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
Baltimore Division

In re: Jeffrey V Howes

Bankruptcy Case No. 13-30614  
Adversary Case No. 13-00510  
Chapter 13

\*\*\*\*\*

Jeffrey V Howes and  
Tonya H Howes

Plaintiffs(s)

vs.

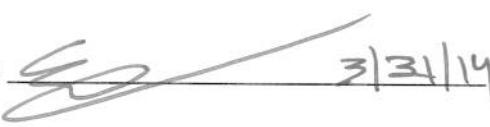
Carrington Mortgage Services, LLC  
Christiana Trust, A Division of Wilmington  
Savings Fund Society, FSB, as trustee for  
Stanwich Mortgage Loan Trust, Series 2013-2  
Defendant(s)

AFFIDAVIT CERTIFYING OWNERSHIP OF DEBT INSTRUMENT

The undersigned does hereby certify that the list of documents attached hereto is a true and accurate copy of the documents confirming that Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2013-2 is the owner of the loan.

I SOLEMNLY AFFIRM UNDER THE PENALTIES OF PERJURY THAT THE CONTENTS OF THIS AFFIDAVIT ARE TRUE TO THE BEST OF MY KNOWLEDGE, INFORMATION AND BELIEF.

Carrington Mortgage Services, LLC as loan servicer for Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2013-2

Signature:  3/31/14

Name: Elizabeth A. Ostermann, Vice President, Default, SCRA  
for Carrington Mortgage Services, LLC, Attorney in Fact

Title: \_\_\_\_\_

**List of Exhibits Confirming that Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust, Series 2013-2 is the Owner of the Loan.**

1. Deed of Trust – November 30, 2001
2. Construction Note – November 30, 2001
3. Lost Note Affidavit – February 12, 2013
4. Assignment – April 16, 2003
5. Assignment – March 16, 2005
6. Assignment – July 20, 2011
7. Assignment – October 30, 2013
8. Assignment – March 20, 2014